



General Assembly

February Session, 2012

Raised Bill No. 13

LCO No. 91

00091_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
TELEMEDICINE SERVICES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2013*) (a) As used in this
2 section, "telemedicine" means the use of interactive audio, interactive
3 video or interactive data communication in the delivery of medical
4 advice, diagnosis, care or treatment, and includes the types of services
5 described in subsection (d) of section 20-9 of the general statutes.
6 "Telemedicine" does not include the use of facsimile or audio-only
7 telephone.

8 (b) Each individual health insurance policy providing coverage of
9 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
10 38a-469 of the general statutes delivered, issued for delivery, renewed,
11 amended or continued in this state shall provide coverage for medical
12 advice, diagnosis, care or treatment provided through telemedicine to
13 the same extent coverage is provided for such advice, diagnosis, care
14 or treatment when provided through in-person consultation between
15 the insured and a health care provider. Such coverage shall be subject
16 to the same terms and conditions applicable to all other benefits under

17 such policy.

18 Sec. 2. (NEW) (*Effective January 1, 2013*) (a) As used in this section,
 19 "telemedicine" means the use of interactive audio, interactive video or
 20 interactive data communication in the delivery of medical advice,
 21 diagnosis, care or treatment, and includes the types of services
 22 described in subsection (d) of section 20-9 of the general statutes.
 23 "Telemedicine" does not include the use of facsimile or audio-only
 24 telephone.

25 (b) Each group health insurance policy providing coverage of the
 26 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
 27 469 of the general statutes delivered, issued for delivery, renewed,
 28 amended or continued in this state shall provide coverage for medical
 29 advice, diagnosis, care or treatment provided through telemedicine to
 30 the same extent coverage is provided for such advice, diagnosis, care
 31 or treatment when provided through in-person consultation between
 32 the insured and a health care provider. Such coverage shall be subject
 33 to the same terms and conditions applicable to all other benefits under
 34 such policy.

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| This act shall take effect as follows and shall amend the following sections: | | |
| Section 1 | <i>January 1, 2013</i> | New section |
| Sec. 2 | <i>January 1, 2013</i> | New section |

Statement of Purpose:

To require health insurance coverage of medical advice, diagnosis, care or treatment provided through telemedicine if such advice, diagnosis, care or treatment is covered when provided through in-person consultation.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]